

A close-up photograph of a person's right hand signing a document with a silver pen. The hand is wearing a gold ring on the ring finger and a silver watch with a black strap. The background is dark and out of focus.

YEAR OF ACTION

**A FINAL PROGRESS REPORT ON
THE OBAMA ADMINISTRATION'S
ACTIONS TO HELP CREATE
OPPORTUNITY FOR ALL
AMERICANS**

YEAR OF ACTION

“In last year’s final press conference, I said that 2014 would be a year of action and would be a breakthrough year for America. And it has been ... We have more work to do to make sure our economy, our justice system, and our government work not just for the few, but for the many. But there is no doubt that we can enter into the New Year with renewed confidence that America is making significant strides where it counts.”

President Obama

Year-End Press Conference,
December 19, 2014

When President Obama vowed that 2014 would be a year of action in his State of the Union Address, he meant it. And he followed through, announcing more than 80 new executive actions that will help grow the economy, create jobs, address the threat of climate change, and strengthen the middle class. The President also pledged to convene leaders from businesses, nonprofits, education, and communities to expand opportunity for more American families, and in some key areas, his efforts have spurred broader action.

Over the past year, President Obama successfully rallied support for raising the minimum wage in states and cities across the country, while signing an executive order to raise the minimum wage for workers on new federal contracts. And he’s offered 4 million undocumented immigrants a path out of the shadows while holding them accountable, all while doing everything in his power to attract and keep the most talented high-skill workers to our shores from around the world.

He's supported workplace flexibility and equal pay. He's protected large, pristine swaths of our federal lands and oceans from degradation, while putting in place historic changes that will dramatically cut greenhouse gases. He's laid the groundwork for ambitious expansions of high-speed broadband, so that students will have access to the world's knowledge and personalized education in real-time in the palms of their hands.

He's also taken action to create new manufacturing jobs and to develop the next generation of breakthrough manufacturing innovation here at home. He's expanded proven job-driven training models like apprenticeships and helped make student loan payments more affordable—all while protecting career college students from unwieldy debt burdens.

Below are a few areas where we have made significant progress due to steps taken by the President and his Administration through executive authority during this year of action:

Historic Steps to Combat Climate Change

America is leading the global effort to address the threat of climate change.

Carbon emissions in the United States fell by 10 percent from 2007 to 2013, the largest absolute emissions reduction of any country in the world.

- In February, President Obama directed the Administration to set new standards to cut fuel use and carbon pollution from medium and heavy-duty vehicles. The standards will be proposed by March 2015 and completed by March 2016.
- In June, the Administration proposed the Clean Power Plan, which will cut carbon pollution from power plants by 30 percent by 2030. Power plants are the largest single source of carbon pollution, accounting for about one-third of all domestic greenhouse gas emissions. The Clean Power Plan will set standards for carbon pollution from power plants, just as we have set limits on power plant emissions of arsenic, mercury, sulfur dioxide, nitrogen oxides, and soot.

- In September, the White House announced new private sector commitments and executive actions to reduce hydrofluorocarbons (HFCs) by the equivalent of 700 million metric tons of carbon globally through 2025, which is like taking 15 million cars from the road for 10 years. HFCs are factory-made gases used in air conditioning and refrigeration and are one of the most harmful greenhouse gases in the atmosphere—up to 10,000 times more potent than carbon dioxide.
 - During his November trip to Beijing, in a historic joint announcement with China, President Obama laid out an ambitious but achievable target to reduce greenhouse gas emissions in the United States to 26 to 28 percent below 2005 levels by 2025, while China announced its intent to peak carbon emissions around 2030 and to increase their share of zero-carbon energy capacity to 20 percent.
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Commonsense Steps to Reform our Broken Immigration System

In November, the President took important, commonsense steps to fix our broken immigration system.

- By executive action, the President acted within his authority to help secure the border, hold 4 million undocumented immigrants accountable, and ensure that everyone plays by the same rules.
 - The President's actions will also streamline legal immigration to boost our economy, including by providing portable work authorizations for high-skilled workers and their spouses, enhancing options for foreign entrepreneurs, and strengthening and extending on-the-job training for science, technology, engineering, and math (STEM) graduates of American universities.
 - The President's Council of Economic Advisers estimates that the executive actions will increase real GDP by 0.4 to 0.9 percent, or by \$90 billion to \$210 billion, in 2024.
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Millions of Higher Education Students with Greater Access, Affordability, and Accountability

President Obama has been committed to improving higher education throughout his Administration. In 2014 he took steps to reduce the student loan burden of millions, increase access to hundreds of colleges and universities, and ensure that career colleges were providing training that actually leads to careers.

- In June, the President signed a Presidential Memorandum allowing all borrowers with direct student loans to cap their monthly payments at 10 percent of their income, and in September, the Department of Education began the process to change its regulations with a goal of making the “Pay As You Earn” plan available by next December, allowing nearly 5 million additional federal student loan borrowers the opportunity to benefit.
- In October, the Administration announced the final “gainful employment” rules. These rules will protect hundreds of thousands of students by ensuring that federal money isn’t used to pay for training that leads to unaffordable debts and poor employment prospects.
- In December, the second College Opportunity Summit partnered with K-12 and college leaders, businesses, and philanthropies to improve college access and outcomes. The Summit—following the inaugural Summit in January—resulted in 600 new actions aimed at increasing the number of career-ready college graduates, expanding college readiness, improving access to highly-trained school counselors, and strengthening STEM education.

Millions of Workers Benefitting from Raising the Wage in States, Cities, and Businesses

President Obama has called on Congress to raise the national minimum wage to \$10.10, while encouraging states, cities and counties, and business leaders to take action on their own to increase wages across the country.

- Since the President called for a minimum wage increase during his State of the Union remarks in February 2013, 17 states and the District of Columbia have passed increases to their minimum wage—including 14 states this year.
- According to new estimates from the Council of Economic Advisers, about 7 million workers will benefit from these increases as of 2017.
- In February, the President led by example within the federal government, signing an Executive Order requiring that workers on new Federal contracts be paid \$10.10 an hour. The Department of Labor issued a final rule in October, raising

the minimum wage for workers on new Federal contracts issued after January 1, 2015 to \$10.10 an hour, and indexing it to inflation beginning in 2016.

Billions in New Public and Private Dollars to Help Propel Schools into the 21st Century

In June 2013, the President launched ConnectED, setting a vision for transforming K-12 teaching and learning by infusing classrooms with technology—starting with an ambitious goal of connecting 99 percent of American students to high-speed broadband and wireless in the classroom within five years.

- This year, twelve companies have made major commitments to ConnectED totaling over \$2 billion—with hardware, software, content, and wireless commitments already in use by teachers and students in all fifty states.
 - In February, the Federal Communications Commission (FCC) announced it would be investing \$2 billion toward Wi-Fi connectivity over two years, benefitting 20 million students in schools and libraries.
 - In November, more than 1,200 superintendents signed a pledge committing their schools to the ConnectED vision of digital learning, reaching 10 million students in 16,000 schools.
 - In December, the FCC voted to devote the full measure of resources needed to fund ConnectED’s vision for school connectivity for all, putting the nation on track to meet the President’s goal of connecting 99 percent of students’ classrooms by 2018.
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More than \$1 Billion for Early Childhood Education

In January, the President challenged more Americans—elected officials, business leaders, philanthropists, and the public—to help more children access the early education they need to succeed in school and in life.

- In December, the President convened state and local policymakers, mayors, school superintendents, corporate and community leaders, and advocates for the White House Summit on Early Education.
- Together with federal awards, leading private and philanthropic organizations committed to new actions at the Summit to spur greater access to high-quality preschool and early learning—a total investment of over \$1 billion in the education and development of America’s youngest learners.

Four New Innovative Manufacturing Institutes—Bringing Us More than Halfway to President Obama’s Original Goal

The President has made significant progress toward his proposal for a national network of innovative manufacturing institutes. Each of these institutes serves as a regional hub, bridging the gap between applied research and product development by bringing together companies, universities, and others to co-invest in technology areas that lead to new, advanced manufacturing capabilities. Today, the President’s network—more than halfway to his original goal of 15 institutes—is already producing results and was recently authorized into law by bipartisan legislation.

- The President met his State of the Union commitment to launch four new manufacturing hubs this year—focused on improving efficiency through smart manufacturing, integrated photonics, advanced composites, and hybrid flexible electronics.
- Eight institutes are now underway—representing more than \$1 billion of public-private investment—bringing us more than halfway to the President’s original goal of 15.
- Building on the President’s proposal, in December, a bipartisan coalition of legislators passed the Revitalize American Manufacturing and Innovation Act (RAMI) to formally authorize the network of national hubs into law.
- And we’re already seeing results from the hubs in place, with new patents filed, new products, and new investment. Just last month, to be closer to the cutting-edge research on 3-D printing coming out of the first hub in Youngstown, Ohio, GE announced a new facility creating jobs and anchoring an additional \$32 million of investment in the region.

Five Major Actions to Protect Our Oceans and the Great Outdoors

In his State of the Union Address, President Obama pledged to use his authority to protect more of our pristine places for future generations. Keeping his commitment, the President has now used his authority under the Antiquities Act 13 times to conserve 260 million acres of treasured lands and waters—more than any other President since the Act became law in 1906.

- In 2014, the President designated or expanded four national monuments to protect places unique to America’s history and natural heritage, including:
 - The San Gabriel Mountains National Monument in Los Angeles Country
 - The Organ Mountains-Desert Peaks National Monument in New Mexico
 - The Point Arena-Stornetta Unit of the California Coastal Monument
 - The Pacific Remote Islands Marine National Monument in the south-central Pacific Ocean.
- In December, the President designated the pristine waters of Bristol Bay as off limits to consideration for oil and gas leasing, safeguarding one of the nation’s most productive fisheries and preserving an ecologically rich area of the Bering Sea.

The President has been clear that these actions are not a substitute for Congressional action—whether on immigration reform, supporting innovative manufacturing, or raising the minimum wage, he’s taken action but also acknowledged the limits to his ability to act. And he’s also been clear that, going into the New Year, while there will be areas where we won’t agree, that shouldn’t stop us from working together in areas where we can agree.

But where we can’t make progress through legislation, the President will continue to act in every way he can through his executive authority. Below is a calendar of executive actions the President and his Administration took in 2014, followed by more details on some of these executive actions and the progress that we’ve made.

Calendar of Executive Actions in 2014

Below is a calendar of executive actions the President and his Administration took in 2014.

Date	Action
1/9/2014	First five Promise Zones announced, located in San Antonio, Philadelphia, Los Angeles, Southeastern Kentucky, and the Choctaw Nation of Oklahoma
1/15/2014	Launched new manufacturing in Raleigh, for next-generation power electronics
1/16/2014	Inaugural College Opportunity Summit with more than 150 commitments by colleges, universities, and organizations
1/29/2014	Presidential Memorandum directing Treasury to create <i>myRA</i> retirement program
1/30/2014	Presidential Memorandum directing federal review led by the Vice President to ensure that training programs are job-driven
1/31/2014	More than 300 companies signed on to best practices on recruiting and hiring the long-term unemployed, along with \$150 million committed towards Ready to Work Partnership Grants
2/4/2014	Along with February 28 and May 27 event, \$2 billion in private sector commitments for ConnectED – following \$2 billion federal commitment from State of the Union
2/5/2014	Established new USDA regional climate hubs
2/7/2014	Launched “Made in Rural America” initiative
2/12/2014	Executive Order raising minimum wage for workers on new federal contracts
2/18/2014	President directed EPA and DOT to adopt new fuel efficiency standards for heavy duty trucks
2/19/2014	Executive Order directing the timely completion of the International Trade Data System
2/25/2014	Launched new manufacturing institutes in Chicago, with a focus on digital manufacturing and design technologies; and Detroit, with a focus on lightweight and modern metals manufacturing
2/27/2014	Launched My Brother’s Keeper initiative, a new public-private effort to expand opportunity
3/7/2014	FAFSA Completion Initiative launched to help students apply for college financial aid
3/11/2014	Permanently protected the first shoreline addition to the California Coastal National Monument

3/13/2014	Presidential Memorandum directing Secretary of Labor to update overtime pay protection
3/14/2014	Gainful employment regulations released to protect many students from unaffordable college loans
3/19/2014	Launched Climate Data Initiative
3/28/2014	Released strategy to reduce methane emissions
4/7/2014	Award of \$100 million in grants to redesign high schools
4/8/2014	Executive Order fighting pay discrimination among federal contractors
4/16/2014	Announced that nearly \$500 million in community college grants will be used for “job-driven” models, along with \$100 million to support apprenticeships
4/25/2014	Laid out plan to strengthen America’s teacher preparation programs
5/1/2014	Launched Business Sunday
5/6/2014	Third National Climate Assessment released
5/9/2014	Commitment by 300 public and private sector organizations to cut energy waste and deploy enough solar energy to power nearly 130,000 homes
5/13/2014	Actions announced by HUD and FHFA to reduce lender uncertainty and expand access to mortgage credit
5/14/2014	Plan released to reduce the aggregate time it takes to make permitting decisions for infrastructure projects, while producing measurably better environmental and community outcomes
5/20/2014	Announced 2015 SelectUSA Summit
5/21/2014	Organ Mountains-Desert Peaks National Monument declared
5/22/2014	Presidential Memorandum directing DHS and Commerce to take steps to improve the entry process for international arrivals
5/27/2014	4 th White House Science Fair with new steps to help more students excel in STEM education and a ConnectED commitment
5/28/2014	Energy Datapalooza with commitments from utilities and cities to use open data to drive energy efficiency
5/29/2014	Healthy Kids and Safe Sports Concussion Summit

5/30/2014	My Brother's Keeper Federal Task Force issued 90-day report recommending a series of steps to expand opportunity for young people across the country
6/2/2014	Proposed the Clean Power Plan to put the U.S. on a path toward a 30 percent reduction in carbon pollution from the power sector by 2030
6/4/2014	Joined four governors and 77 mayors to call for an end to veterans homelessness by the end of 2015
6/9/2014	Presidential Memorandum directing the Department of Education to allow all direct loan borrowers to cap their loans at 10 percent of income, benefiting up to 5 million with student loans
6/9/2014	Announced Local Food, Local Places, a federal initiative that will provide direct technical support to rural communities to help them build strong local food systems
6/11/2014	Announced renewal of 2011 QuickPay initiative commitments by 26 companies to the SupplierPay pledge, in which they agree to pay their small business suppliers faster, or provide them with an affordable working capital solution
6/12/2014	Proposed rule issued to raise minimum wage for workers on new federal contracts to \$10.10 an hour
6/13/2014	Announced steps to strengthen Native American communities through education and economic development
6/14/2014	National Disaster Resilience Competition announced, to provide nearly \$1 billion to support innovative local resilience projects
6/17/2014	Announced actions to preserve and protect oceans, including to combat black market fishing
6/17/2014	New actions by federal agencies, Mayors, and local leaders to invest locally in manufacturing entrepreneurship
6/18/2014	First-Ever White House Maker Faire, expanding access to tools to launch businesses, learn STEM skills, and lead a renaissance in American manufacturing
6/20/2014	Created a Pollinator Health Task Force
6/23/2014	Actions taken to support working families as part of Summit on Working Families, including a Presidential Memorandum directing federal agencies to enhance workplace flexibility
6/26/2014	Treasury Department launched initiative to bring back the market for private label securities—to increase access to credit and reduce taxpayer exposure to the housing financial system

7/1/2014	Issued final rule allowing retirement plan sponsors and individual retirement accounts (IRAs), for the first time, to offer annuities beginning at an advanced age
7/11/2014	Federal Communications Commission delivered on State of the Union commitment by changing rules to implement \$2 billion WiFi "surge" fund
7/11/2014	Jobs and Skills Data Jam engaged over 100 innovators to develop new tools, products and partnerships to help job seekers and youth better understand job and training opportunities
7/16/2014	Announced actions to help state, local, and tribal leaders prepare their communities for the impacts of climate change
7/17/2014	Launched Build America Investment Initiative, including a new Transportation Investment Center and the establishment of the Build America Interagency Working Group
7/21/2014	Executive Order prohibiting federal contractors from discriminating against LGBT employees and prohibiting discrimination based on gender identity in federal employment
7/21/2014	Announced Commitments in Support of My Brother's Keeper
7/24/2014	White House Rural Council convened a two-day session with America's investment leaders, focused on how to build rural industries, infrastructure, and product supply chains
7/29/2014	Unveiled the Climate Data Initiative's "Food Resilience" theme
7/31/2014	President Signed Fair Pay and Safe Workplaces Executive Order
8/4/2014	Announced new steps to address wildlife trafficking and to combat transnational organized crime
8/5/2014	Executive Order Establishing the President's Advisory Council on Doing Business in Africa; Announced commitments to broader Doing Business in Africa campaign
8/13/2014	White House convening on college readiness with new commitments of \$10 million from Institute for Education Sciences
8/26/2014	Federal government partnership announced with 5 large lenders to cut red tape and reduce interest rates for servicemembers on active duty
9/9/2014	Hosted Infrastructure Investment Summit, including investors representing \$80 billion in capital poised for investment in U.S. infrastructure; announced first round of deliverables from Transportation Investment Center, including \$950 million TIFIA loan for I-4 highway project in Orlando
9/12/2014	Department of Transportation announced \$600 million for 72 TIGER grants, the sixth round of grants from the TIGER program

9/16/2014	Announced new private sector commitments and executive actions to reduce emissions of hydrofluorocarbons (HFCs) equivalent to 1.5 percent of the world's 2010 greenhouse gas emissions
9/18/2014	Announced series of public and private sector commitments and executive actions to advance solar deployment and promote energy efficiency
9/18/2014	Announced new Federal actions to combat the rise of antibiotic-resistant bacteria
9/20/2014	Announced commitments by Federal and private Data Center owners and operators to reduce their energy use by at least 20 percent over the next decade as part of the Better Buildings Challenge
9/20/2014	Launched the U.S. Digital Service
9/22/2014	Department of the Treasury took action to rein in corporate tax inversions
9/22/2014	Announced award of \$82 million in GEAR UP grants efforts to develop and evaluate best practices around college fit and readiness
9/23/2014	Required agencies to factor climate resilience considerations into international development work and announced new set of tools and partnerships to help vulnerable populations
9/24/2014	Expanded Pacific Remote Islands National Marine Monument, creating largest marine reserve in the world completely off-limits to development
9/30/2014	Announced award of \$75 million in "first in the world" innovation grants to 24 colleges
9/30/2014	Held a White House BRAIN Conference, where dozens of new partners announced commitments to align more than \$270 million in R&D with the goals of the BRAIN Initiative
10/1/2014	New Climate Action Champions competition announced to identify, showcase, and invest in local and tribal governments across the country that are leading on cutting carbon pollution and preparing for the impacts of a changing climate
10/6/2014	Executive actions to improve quality of care for Medicare beneficiaries
10/8/2014	Announced new executive actions and a series of private and public sector commitments to improve the management of our natural resources in the context of a changing climate
10/8/2014	Announced new partners joining the Green Infrastructure Collaborative, committing to expanding use of green infrastructure to improve stormwater management, reduce greenhouse gas pollution, and improve resilience to climate change
10/8/2014	Children of Incarcerated Parents convening and announcements

10/10/2014	Established 346,177 acres of national forest land in the San Gabriel Mountains in southern California as a national monument
10/10/2014	White House Rural Council launched a new Tall Wood Building Competition to promote rural forest products and timber manufacturing
10/17/2014	Executive Order launching "BuySecure" initiative to enhance consumer financial protection efforts, plus company commitments on Chip-and-PIN adoption and providing consumers with credit scores
10/17/2014	Launched a year-long assessment of the potential risks and benefits associated with “gain-of-function” life sciences research
10/20/2014	Federal Housing Finance Agency announced clarifications to lending practices that will help creditworthy borrowers access a mortgage
10/22/2014	Issued new guidance to support the health of honeybees and other pollinators at Federal facilities
10/24/2014	Issued guidance enabling retirement plan sponsors to auto-enroll employees by default into target date funds with an embedded lifetime income option
10/30/2014	Announced final gainful employment rule to protect students at career colleges from being burdened by unsustainable student loan debt
10/31/2014	Agencies released plans for reducing their greenhouse gas emissions and preparing for climate change impacts such as flooding, sea level rise, severe weather and temperature extremes
11/6/2014	Actions to commemorate 5 th anniversary of Shepard-Byrd Hate Crimes Act and help law enforcement better identify and deal with hate crimes
11/10/2014	China visa validity extended to ten years for tourist and business travelers; five years for students
11/10/2014	Released President's plan to protect Net Neutrality to safeguard growth and innovation in the digital economy
11/11/2014	In historic joint announcement with China, set new target for reducing U.S. emissions to 26-28 percent below 2005 levels by 2025; China announced intent to peak CO2 emissions around 2030 and increase share of non-fossil fuels in primary energy consumption to around 20 percent
11/15/2014	Pledged \$3 Billion to Green Climate Fund to reduce carbon pollution and strengthen resilience in developing countries, especially the poorest and most vulnerable
11/17/2014	Received recommendations from the President’s State, Local and Tribal Task Force on Climate Preparedness and Resilience and released the Climate Resilience Toolkit to help provide communities and decision-makers with tools and data to support climate resilience

	efforts
11/18/2014	Announced new commitments by more than 120 businesses, non-profits, and schools, including more than 70 Edison Electric Institute utility companies, to purchase electric vehicles and technologies and to install workplace charging stations
11/19/2014	1,200 superintendents signed onto a pledge committing them to President's ConnectED vision, representing over 10 million students in all fifty states; also announced two new private sector commitments
11/20/2014	Immigration Accountability executive actions announced
11/24/2014	Launched Performance Partnership Pilots for Disconnected Youth
11/25/2014	Announced commitments by 21 additional companies to the SupplierPay pledge at working session of the entire SupplierPay network, in which participants revealed implementation successes to date
12/1/2014	Announced commitments to strengthen community policing
12/1/2014	Agreement signed between Standard & Poors and Department of Agriculture to develop a prototype for an infrastructure finance information platform
12/3/2014	Tribal Nations Conference, which included the announcement of a suite of executive actions
12/4/2014	Hosted the Second College Opportunity Summit with over 600 new commitments from K-12 districts, colleges and universities, non-profits, business, and philanthropy
12/4/2014	Rolled out changes to Home Affordability Modification Program (HAMP), including additional \$5,000 in principal reduction for foreclosure prevention
12/8/2014	Made history as first President to write a line of code, and announced new commitments to support computer science education, including 60 school districts expanding computer science offerings, and a new computer science AP course
12/9/2014	Released new troves of government data on water and ecosystems, as well as new geospatial tools, as part of the President's Climate Data Initiative on Climate.data.gov
12/10/2014	Hosted White House Summit on Early Childhood Education; announced over \$330 million in new actions from corporate and philanthropies and up to \$750 million in federal grants
12/11/2014	Announced two manufacturing institute competitions—one in smart manufacturing at the Department of Energy and one in flexible hybrid electronics at the Department of Defense
12/11/2014	Department of Labor announced \$100 million competition for apprenticeship grants

12/11/2014	Federal Communications Commission voted to deliver \$1.5 billion per year to schools, putting us on a firm path to meet the President's goal of connecting 99 percent of students to high-speed broadband by 2018
12/16/2014	Designated Bristol Bay as off limits to consideration for oil and gas leasing, safeguarding the nation's most productive fishery
12/18/2014	Executive Order creating the Task Force on 21st Century Policing, and announced the members of the new task force
Ongoing	Still underway, the most profitable spectrum auction in history is set to generate at least \$ billion in revenue, to fully fund FirstNet, a wireless broadband network for first responders and reduce deficits

MIDDLE CLASS SECURITY AND OPPORTUNITY AT WORK

- **Helping 7 Million Americans Benefit from Higher Minimum Wages by 2017:** President Obama has called on Congress to raise the national minimum wage to \$10.10, while encouraging states, cities and counties, and business leaders to take action on their own to increase wages across the country. In February, he signed an Executive Order requiring that workers on new Federal contracts be paid \$10.10 an hour.
 - *President's Call to Action Has Helped Spur States, Cities and Businesses to Act – With Increases Set to Benefit 7 Million Workers:* Since the President called for a minimum wage increase during his State of the Union remarks in February 2013, 17 states and the District of Columbia have passed increases to their minimum wage – including four states where voters approved minimum wage increases on Election Day in 2014. According to new estimates from the Council of Economic Advisers, about 7 million workers will benefit from these increases as of 2017. Cities like San Francisco, Chicago, Philadelphia, Louisville and St. Louis have taken action to raise wages for either all local residents or city employees or contractors. And large companies like Gap Inc., Disney, and IKEA as well as small businesses across the country have announced increases to starting wages.
 - *Final Rules Issued to Require New Federal Contracts to Pay At Least \$10.10 an Hour:* The Department of Labor announced a final rule in October, raising the minimum wage for workers on new Federal contracts issued after January 1, 2015 to \$10.10 an hour, and indexing it to inflation beginning in 2016.
- **Helping Responsible Homeowners:** The Administration has continued to focus on ways to help hardworking, responsible families affected by the crisis make their mortgage payments; to provide payment relief to active duty military and their families; and to take responsible action to expand access to mortgage credit for creditworthy borrowers.
 - *Greater Assistance for Homeowners in the Home Affordability Modification Program (HAMP):* In December, the Obama Administration and the Federal Housing Finance Agency (FHFA) announced that they will provide all homeowners that remain current in their HAMP modification after 6 years, an additional incentive payment of \$5,000 to be applied to their outstanding principal balance on top of the existing \$5,000, for a total of \$10,000 paid to borrowers for remaining current on their modification. This will provide an incentive for HAMP borrowers to continue to make their payments through the first five years after the modification and will offer relief to help them stay current on their mortgages. In addition, the HAMP Tier 2 interest rate was reduced by 0.50 percent to provide deeper payment relief. Some borrowers who need to relocate will get a relocation incentive of \$10,000 to assist in the transition.
 - *Payment Relief for Active Duty Military and their Families:* In August, the President announced a partnership with 5 large financial institutions to proactively offer interest rate reductions on their mortgage loans to active duty military and their families. Active duty military are entitled to this benefit under the 2003 Servicemembers Civil Relief Act (SCRA) but only if they request it and jump through hoops by providing unnecessary paperwork and documentation—many of them do not. The President launched a coordinated effort across government to cut regulatory red tape, allowing participating lenders to proactively identify and reach out to our active duty servicemembers to enroll them in these important financial protections. The Administration

continues to work with additional lenders to join the partnership and to expand the requirements to all consumer lending products, including credit cards, student loans and auto loans.

- *Providing Clarity to Encourage Responsible Lending to Creditworthy Borrowers:* Since the President called for regulators to establish more certain, brighter-line rules for government-guaranteed lending in his 2013 State of the Union Address, the FHFA and the Department of Housing and Urban Development (HUD) have made meaningful progress working with the industry and consumer groups to provide this clarity. In May, HUD announced a blueprint to provide assurance that loans that meet their credit guidelines can be originated without fear of penalty, while the FHFA gave new clarity as to the circumstances under which lenders would be required to repurchase defaulted Fannie Mae and Freddie Mac-guaranteed loans. FHFA made an additional clarifying announcement this fall, inducing some industry participants to facilitate mortgage lending for a broader set of creditworthy borrowers who were previously shut out of the market.
- **Launching New Promise Zone Competitions:** In January, the President announced the first five Promise Zones to receive priority access to select federal investments and intensive, layered federal supports to create new pathways to the middle class. The five are located in San Antonio, Philadelphia, Los Angeles, Southeastern Kentucky, and the Choctaw Nation of Oklahoma.
 - *Encouraging Signs of Progress:* The work underway in these communities is helping to move the needle. For example, graduation rates have reached almost 90 percent in the San Antonio Promise Zone; 900 unemployed people in Southeastern Kentucky have gotten a job; and over 700 households and 50 businesses in remote southeast Oklahoma will soon have access to clean, safe drinking water for the first time.
 - *High Participation in Second Round:* Over 100 cities, rural counties, and tribes applied to the new Promise Zone competition the President announced in September.
- **Protecting Consumers by Empowering Them with More Information and Making Credit Cards Safer:** As more of our lives move online, the security of personal data is increasingly vital. The President is working to secure the financial data the government holds and to encourage the private sector to adopt best practices for protecting consumers' personal information.
 - *Safer Credit Cards Through BuySecure:* In October, the President signed an Executive Order ushering in a government-wide transition to more secure chip-and-PIN technology for federal payment cards and processing terminals, as well as consolidating federal resources for victims of identity theft at IdentityTheft.gov. Major retailers announced that thousands of new retail locations will begin accepting more secure credit cards.
 - *Private Sector Commitments to Empower Consumers:* New private-sector steps, announced alongside the BuySecure initiative, brought the number of Americans with free, regular access to their credit scores — an early sign of identity theft — to 70 million.
- **Reducing Costs for Small Businesses by More Than \$1 Billion through Expedited Payments and Cheaper Financing:** Only about 1 percent of businesses with less than \$25 million in revenue are able to access debt and equity markets in contrast to over 90 percent with over \$1 billion in revenue. Even if small firms can get capital, it is expensive. Reducing the time it takes for smaller suppliers to get paid or lowering their borrowing costs enables them to devote more resources to investing in their business, hiring, and growing.

- *The QuickPay Initiative Has Provided Over \$1 Billion in Savings for Small Businesses:* QuickPay requires federal agencies to expedite payments to small business contractors, with a goal of paying within 15 days. Since the President launched QuickPay in 2011, small businesses have enjoyed cost savings of over \$1 billion. In 2014, the President renewed and expanded the initiative, and the Administration now pays larger contractors within 15 days and in turn requires them to pay their small business subcontractors faster.
- *Nearly 50 Companies Joined the SupplierPay Initiative:* In November, the White House announced that 21 new companies adopted the SupplierPay pledge, under which companies commit to pay their small suppliers faster or enable a financing solution to help them access lower-cost working capital. These companies joined 26 firms that adopted the pledge at its launch in July.
- **Advocating for U.S. Companies Abroad and Facilitating \$20 Billion in Foreign Investments at Home:** Through SelectUSA and the Department of Commerce's Advocacy Center, President Obama has pursued government-wide initiatives that harness the federal government's global reach to recruit and win billions in sales for U.S. companies vying for foreign-government contracts, and to win job-creating investments in the United States. SelectUSA has facilitated more than \$20 billion in investments, while the Advocacy Center in 2014 helped 90 U.S. firms of all sizes win a record \$134 billion in foreign contracts.
 - *Global Recruitment for the 2nd SelectUSA Summit Launched in November:* Launched in 2011, SelectUSA is a global team in embassies abroad and agencies at home focused on encouraging and supporting companies to bring job-creating investments to the United States. Global recruitment is now underway for the second SelectUSA Summit. The Summit will be held just outside Washington in March 2015, with the aim of building on the \$20 billion in investments SelectUSA has helped attract to the United States to date. The event is expected to attract 2,500 business executives, investors, and economic development officials—almost doubling the size of the first Investor Summit in 2013.
 - *The Advocacy Center at the Department of Commerce Enjoyed a Record-Breaking Year:* The Advocacy Center coordinates federal government advocacy for U.S. firms vying with foreign companies for government procurements overseas. In fiscal year 2014, Advocacy Center clients signed a record 90 international procurement contracts, a 50 percent increase from fiscal year 2013. Of the \$134 billion in Advocacy Center deal wins, \$80 billion was U.S. export content, supporting nearly 400,000 American jobs. 20 percent of the Advocacy Center's 2014 wins were small and medium-sized U.S. companies.
- **Supporting Working Families:** The President is committed to creating more opportunities for hardworking families to get ahead. At the Summit on Working Families in June, the President announced he was directing federal agencies to expand flexible workplace policies; providing grant funding to help remove barriers to training for those with childcare responsibilities; expanding access to more occupations; and releasing an interactive pregnancy discrimination map.
 - *Combating Pregnancy Discrimination:* The Equal Employment Opportunity Commission issued much-needed enforcement guidance on pregnancy discrimination that will translate into real relief for countless women, especially low-income women who are working hard to support their families.

- *Supporting States' Paid Leave Programs:* The Administration has continued efforts to support and promote the creation of state paid leave programs. In September, the Department of Labor awarded grants to four states and the District of Columbia to support actuarial analysis and feasibility studies on paid leave programs. The studies will inform the development or implementation of paid family and medical leave programs at the state level.
- *Fair Pay and Safe Workplaces:* Every year tens of thousands of American workers are denied overtime wages, not hired or paid fairly because of their gender or age, or have their health and safety put at risk by corporations contracting with the federal government that cut corners. The President signed an Executive Order cracking down on federal contractors who put workers' safety and hard-earned pay at risk. It will require prospective federal contractors to disclose labor law violations and will give agencies more guidance on how to consider—and help remediate—labor violations when awarding federal contracts
- *Strengthening Overtime Protections:* In March, President Obama signed a Presidential Memorandum directing Secretary of Labor Tom Perez to update and modernize America's overtime pay system, so that millions of our nation's salaried workers will have the protections of overtime pay.
- **Supporting Employment for Individuals with Disabilities:** The President is committed to increasing employment opportunities for individuals with disabilities and in 2014, the Administration established the Curb Cuts to the Middle Class Initiative (“Curb Cuts Initiative”), designed to coordinate and leverage the resources of the federal government to improve employment opportunities for individuals with disabilities. Just as curb cuts on our streets and sidewalks help make America a more accessible and inclusive nation, the Curb Cuts Initiative works to ensure that all Americans, including those with disabilities, have the opportunity to obtain and succeed in good jobs and careers. The member-agencies of the Curb Cuts Initiative have taken several important actions leading up to the 25th anniversary of the Americans with Disabilities Act in July 2015.
 - *Launching Center on Employment of People with Disabilities:* The Department of Labor launched a new National Employer, Policy, Research and Technical Assistance Center on the Employment of People with Disabilities, which emphasizes providing best practices and technical assistance to federal contractors and federal agencies.
 - *Hiring People with Disabilities:* The Equal Employment Opportunity Commission, in consultation with the Office of Personnel Management and the Department of Labor, revised the ABC's of Schedule A for Applicants with Disabilities in order to provide the most up-to-date information on the use of the Schedule A hiring authority by federal agencies for individuals with disabilities. Additionally, the Office of Personnel Management and the Social Security Administration formalized a partnership that seeks to recruit and retain SSDI beneficiaries into careers in Federal service.
- **Providing New Ways for Working Americans to Save for Retirement:** In his 2014 State of the Union address, President Obama directed the Department of the Treasury to create *myRA*—a new type of retirement savings account aimed at Americans who lack access to an employer-sponsored retirement savings plan. *myRA* is safe, simple, and affordable. There are no fees to open an account, and there is no minimum deposit for workers to enroll in the program. And, since the investment is backed by the U.S. Treasury, the account will never lose value. Savers can keep the same *myRA* when changing jobs, and withdraw their contributions at any time.

- *Setting up myRA for Success by Creating a New Treasury Security and Making it Available to Some Employers:* Since January, Treasury has worked to develop the framework for this program, including issuing a new Treasury security to serve as the basic investment option for these accounts, designing easy-to-understand materials for savers, and selecting a financial agent to assist with the account management. Treasury is continuing to build on the development process by making *myRA* available to a small group of employers that are participating in the initial phase of the program.
- *Preparing for Broader Launch in 2015:* Over the coming weeks and months, Treasury will work closely with this small group of participants to get feedback and ensure that the user experience is as simple and straightforward as possible – both for employers and employees. As part of this initial phase, the U.S. Office of Personnel Management will begin to make *myRA* available to part time and seasonal federal employees who aren't eligible for other retirement savings options. Treasury looks forward to working with these employers to refine *myRA* before it becomes more broadly available in 2015.
- **Increasing the Use of Guaranteed Lifetime Income Options in Retirement:** The Administration has taken steps to promote the availability and take-up of cost-effective lifetime income options—like annuities—that transform savings into a guaranteed regular stream of income, reducing the risk that retirees will outlive their savings.
 - *Treasury Issued Final Rules Allowing Plans to Offer Longevity Annuities:* The Department of the Treasury announced a final rule in July, amending the required minimum distribution rules so that annuities beginning at an advanced age (i.e. longevity annuities) comply with those regulations.
 - *Treasury Enabled Employers to Provide Lifetime Income Options Automatically to Employees:* In October, the Department of the Treasury issued guidance clarifying that retirement plan sponsors can automatically enroll employees into target date funds that include annuities intended to begin sometime after they are purchased (i.e. deferred income annuities).
- **Fighting for Equal Pay:** President Obama believes that ensuring that women earn equal pay for equal work is essential to improving the economic security of our families and the growth of our middle class and our economy. That's why the President took executive action to help combat pay discrimination and strengthen enforcement of equal pay laws.
 - *Strengthening Enforcement and Increasing Transparency at Federal Contractors:* In April, the President signed an Executive Order strengthening the enforcement of equal pay laws for employees of federal contractors by promoting transparency and barring retaliation. Additionally, the President signed a Presidential Memorandum instructing the Secretary of Labor to establish new regulations requiring federal contractors to submit summary data on compensation paid to their employees, including data by sex and race. The Department of Labor will use the data to encourage compliance with equal pay laws and to target enforcement more effectively.
- **Breaking Down Barriers for Men and Boys of Color Through My Brother's Keeper:** The President launched the *My Brother's Keeper* initiative (MBK) to address persistent opportunity gaps faced by boys and young men of color and ensure that all young people can achieve their full potential. MBK's work includes public policy, place-based work, and private sector commitments and has been met with tremendous support.

- *\$300 Million in Public-Private Commitments and 200 Communities Signed Up:* More than \$300 million in commitments have been announced to support MBK's work so far, with nearly 200 communities accepting the MBK Community Challenge and significant progress acting on the Task Force's recommendations.

JOBS AND ECONOMIC OPPORTUNITY

- **Supporting Innovative Manufacturing:** President Obama fulfilled his State of the Union pledge to launch four more manufacturing innovation institute competitions this year. The total of eight institutes underway passes the halfway mark on the President's initial goal of 15. In addition, Congress passed bipartisan legislation in December—based on the President's proposal—that formally creates the National Network for Manufacturing Innovation (NNMI).
 - *The President Launched Four New Manufacturing Hubs This Year:* Eight manufacturing innovation institutes are underway, representing more than \$1 billion of public-private investment in critical emerging manufacturing technologies. Four new competitions were launched this year – for institutes focused on improving efficiency through smart manufacturing, integrated photonics, advanced composites, and hybrid flexible electronics. These new hubs will join the four already awarded – in additive manufacturing in Youngstown, next generation power electronics in Raleigh, lightweight and modern metals in Detroit, and digital manufacturing and design in Chicago.
 - *President's Call to Action Spurred Congress to Pass New Legislation Formally Creating the Network:* Building on the President's proposal, a bipartisan coalition of legislators passed the Revitalize American Manufacturing and Innovation Act (RAMI) in Congress to formally create the National Network for Manufacturing Innovation (NNMI).
- **Supporting Efforts to Foster Manufacturing Entrepreneurship and Investment in the United States:** The Administration helped convene more than 90 mayors who are offering manufacturing entrepreneurs more opportunities to start and grow their businesses, while it also took steps to assist entrepreneurs with access to cutting edge equipment to help start businesses.
 - *Communities Stepping Up to Support Making and Manufacturing Entrepreneurship:* Responding to the President's call to action, more than 90 Mayors and local leaders have committed to the 'Mayors Maker Challenge' to expand access to physical locations and new manufacturing and prototyping equipment in their communities, spur manufacturing entrepreneurship, and inspire young people to pursue careers in manufacturing and engineering.
 - *Hosting the First-ever White House Maker Faire to Celebrate Manufacturing Entrepreneurship and STEM Learning:* In addition, the President hosted the first-ever White House Maker Faire in June to celebrate home-grown manufacturing entrepreneurship and new tools that lower the cost of prototyping for students and adults. At the event, over 13 federal agencies, more than 150 higher education institutions, 125 libraries and industry leaders offer steps to help more students become Makers and provide Makers and manufacturing entrepreneurs with a suite of support services including expanded access to start-up grants, strong relationships with American manufacturers and retailers, and business mentoring and training.
- **Championing Job-Driven Training:** In his State of the Union speech in January, the President asked Vice President Biden to lead an across-the-board review of America's job training programs to ensure they share a single mission: providing workers with the skills they need to secure good jobs that are ready to be filled. In July, the Vice President delivered a report that details specific actions that the Administration is taking as a result of this review and outlines further steps we can take in the future as we work to grow our economy and the American middle class.

- *Creating a Job-Driven Checklist:* Included in the July report, federal agencies with employment and training programs developed a job-driven training checklist to guide administrative action and to ensure that what's working best becomes what all Americans can expect when they participate in a training program.
- *Applying the Job-Driven Checklist to Competitive Grants:* This year, the Administration has already awarded over \$1 billion in competitive grants from the Department of Labor that applied this checklist, including \$450 million in job-driven Community College Training Grants in September, and the July report committed to using the competitive checklist for grant programs across all agencies starting October 2014.
- *Incorporating the Job-Driven Checklist in Major Job Training Programs:* Agencies have also worked together to implement the job-driven checklist in major programs, and are leveraging the passage of the Workforce Innovation and Opportunity Act to implement the law in alignment with this checklist. For example, the Department of Education's grants for training future vocational rehabilitation counselors now include training in employer engagement and use of labor market information to identify in-demand fields.
- **Expanding Apprenticeships to Train Workers for Middle-Class Jobs:** The President has made expanding apprenticeships a priority. Apprenticeships are both an effective job-driven training strategy and a proven path to the middle class—87 percent of apprentices are employed after completing their programs and the average starting wage for apprenticeship graduates is over \$50,000. In April, the President announced that \$100 million in funding would be provided to support apprenticeships, the largest federal investment in apprenticeships in American history.
 - *Investing \$100 Million to Expand Apprenticeship in High-Growth Occupations:* In December, President Obama launched a competition for \$100 million in American Apprenticeship Grants. The grants will reward approximately 25 public-private partnerships of employers, labor unions, training providers, states and local governments to scale up apprenticeship models that work and to launch new apprenticeship models in high-growth fields like IT, healthcare, and advanced manufacturing.
- **Streamlining the Export/Import Process for America's Businesses:** Today, businesses must submit information to dozens of government agencies, often on paper, sometimes waiting on a permit or other approvals for days to move goods across the border. The International Trade Data System (ITDS) will allow businesses to electronically transmit the data required to import or export cargo. Through pilots, the ITDS has demonstrated it can shave 33 percent of processing time for trucks crossing the border and save individual exporters in the pilots nearly \$1 million a year in printing costs alone.
 - *Accelerating ITDS Implementation to the End of 2016:* President Obama signed an Executive Order in February requiring the completion of the ITDS by December 2016. By ensuring the timely completion of the ITDS, the Executive Order will cut processing and approval times from days to minutes for businesses that export American-made goods and services.
- **Getting Long-Term Unemployed Americans Back to Work:** In January, President Obama issued a three-part call to action—to employers, to communities across the country, and to federal agencies—to help Americans who are ready to work find jobs, and to help more of the long-term unemployed get back to work. While short-term unemployment rates have returned to pre-crisis levels, the long-term unemployment rate has been elevated. But we've been making substantial progress on this front—the

ranks of the long-term unemployed have fallen by more than 1 million in the past year—and the Administration has been working hard to accelerate that trend.

- *Supporting Partnerships that Connect the Long-Term Unemployed to Work:* The Department of Labor announced \$170 million of grants in 20 states and Puerto Rico to partnerships between non-profits, local government, and employers to train and match long-term unemployed job seekers for in-demand jobs. These grants helped support work-based learning opportunities and other innovative training models.
- *Improving Business Practices for Recruiting and Hiring the Long-Term Unemployed:* In January, the Administration called on businesses to adopt best practices for hiring the long term unemployed. Over 200 businesses—including 80 of the nation’s largest companies—announced they were adopting these best practices for hiring and recruiting the long-term unemployed to ensure that these candidates receive a fair shot during the hiring process. In October, the White House reconvened employers that were making progress on those commitments. Deloitte Consulting and Rockefeller Foundation also released handbooks, for employers and long-term unemployed job seekers to return a greater number of people to the workforce, with the input of about 100 best practice signatories. Employers who were giving the long-term unemployed a better shot—by looking at competencies and behavioral attributes, not just work history, or by doing video interviews to remove biases from relying on resumes alone, for example—were finding that they were hiring more long-term unemployed and they were succeeding in the job. The Office of Personnel Management issued guidance to Federal agencies to ensure that individuals who are unemployed or have faced financial difficulties because of circumstances like job loss receive fair treatment and consideration for employment by Federal agencies.
- **Launching Supplemental Nutrition Assistance Program (SNAP) Employment and Training (E&T) Pilots:** The E&T program provides employment assistance and training for the unemployed and people in low-paying jobs who are registered for SNAP benefits.
 - *\$200 Million for State Pilots to Test Innovative Strategies for Employing SNAP Recipients:* In August, the Department of Agriculture announced \$200 million in funding for up to 10 pilot projects that will test innovative strategies to increase employment among SNAP registrants.
- **Supporting Training Workers for High-Demand Industries:** The Administration awarded grants to provide community colleges and other eligible institutions of higher education with funds to partner with employers to expand and improve their ability to deliver education and career training programs that will help job seekers get the skills they need for in-demand jobs in industries like information technology, health care, energy, and advanced manufacturing.
 - *\$450 Million for Job-Driven Training Grants:* In September, the Administration announced the winners of \$450 million in job-driven training grants going to nearly 270 community colleges partnering with more than 400 employers nationally across the country.
- **Creating the Build America Investment Initiative:** In July, President Obama launched the Build America Investment Initiative, a government-wide effort to increase infrastructure investment and economic growth by engaging with state and local governments and private sector investors to expand the market for public-private partnerships (PPPs) and put federal credit programs to greater use. In September, the Administration hosted an Infrastructure Investment Summit at the Department of

Treasury, which convened government leaders with investors representing \$80 billion in private capital poised for infrastructure investment.

- *Launching the Transportation Investment Center:* The Center—launched in July at the Department of Transportation—serves as a one-stop shop for state and local governments, public and private developers and investors seeking to utilize innovative financing strategies for transportation infrastructure projects.
- *Making Progress on Key Projects:* The Center has helped nearly a dozen major infrastructure projects access federal finance programs; for example, in early September the Center helped close a \$950 million Transportation Infrastructure Finance and Innovation Act (TIFIA) loan for the I-4 Ultimate Project, a 21.1 mile roadway through Orlando, Florida. This was the largest TIFIA loan for a public private partnership to date.
- *Developing a First-of-its-kind Information Platform to Grow Investment in U.S. Infrastructure:* The Administration has signed an agreement with S&P to develop a U.S. infrastructure finance information platform—that will collect and list infrastructure projects and standardize their data—as one of the first steps necessary to attract billions of private dollars to modernize our nation’s infrastructure.
- **Modernizing Infrastructure Permitting:** Last spring, the Administration released a plan to improve the federal permitting and review processes for major infrastructure projects. We are currently focused on two goals: first, ensuring that the lead agency for every project builds consensus on a clear action plan and timeline for a coordinated project review – rather than the sequential often duplicative, reviews to which projects have historically been subjected; second, improving the use of data, IT and GIS tools and moving towards greater transparency.
 - *Establishing an Infrastructure Permitting Improvement Center:* As part of this effort, the Administration established an interim Infrastructure Permitting Improvement Center at the Department of Transportation. As part of this effort, Transportation hosts a publically-accessible infrastructure permitting dashboard to track progress on over 50 high-priority projects. This dashboard will soon be made mandatory for a wider array of major projects.
 - *Expediting Permitting for Exporting Liquefied Natural Gas (LNG):* In one example of expedited permitting, in August, the Administration streamlined the process for the Department of Energy (DOE) to authorize the export of LNG. Under the previous policy, applications were reviewed and granted conditional authorization from DOE in the order in which they were received. This first-come first-served approach meant that some commercially viable projects were stuck in line at DOE behind less viable projects. DOE now reviews applications and makes final public interest determinations in a way that ensures that the most commercially viable projects are reviewed as soon as they receive a final order authorizing construction of export facilities from the Federal Energy Regulatory Commission, instead of being stuck in line behind less viable projects.
- **Boosting Travel and Tourism to the United States:** Thanks in part to steps taken by the Administration, such as cutting visa wait times from as much as several months to an average of 5 days, the number of international visitors to the United States has grown from 55 million in 2009 to 70 million in 2013. Growth in international visitors has created roughly 175,000 American jobs over the past five years and helped put us on track to meet President Obama’s goal of 100 million visitors in 2021.

- *Extending U.S.–China Visa Validity for Tourists, Business Travelers and Students:* In November, the United States and China announced a new agreement to increase the validity of short-term tourist and business visas issued to each other’s citizens from one to ten years—the longest validity possible under U.S. law—and increase the validity of student and exchange visas from one to five years. This more competitive visa policy will help us meet projections that suggest as many as 7.3 million Chinese travelers will come to the United States by 2021, contributing nearly \$85 billion a year to the economy and supporting up to 440,000 U.S. jobs.
- *Improving the Arrivals Experience:* In May, the President called on the Secretaries of Commerce and Homeland Security take steps to improve the entry process and to develop a national goal for improving the entry process for international arrivals to the U.S. and airport-specific action plans for the 15 airports that see nearly 80 percent of all arriving international travelers.
- **Taking Action on Immigration:** In November, the President took some important steps to fix our broken immigration system. By executive action, he acted within his authority to help secure the border, hold 4 million undocumented immigrants accountable, and ensure that everyone plays by the same rules. These executive actions crack down on illegal immigration at the border, prioritize deporting felons not families, and require certain undocumented immigrants to pass a criminal background check and pay their fair share of taxes as they register to temporarily stay in the U.S. without fear of deportation. The President’s Council of Economic Advisers estimates that the executive actions will increase real GDP by 0.4 to 0.9 percent, or by \$90 billion to \$210 billion, in 2024. These effects are significant but a fraction of the benefits of comprehensive reform. CBO estimated that S. 744 would increase real GDP by 3.3 percent, or roughly \$700 billion, in ten years and 5.4 percent, or about \$1.4 trillion, in twenty years.
 - *Cracking Down on Illegal Immigration at the Border:* The President announced a series of executive actions that increase the chances that anyone attempting to cross the border illegally will be caught and sent back by continuing the efforts that effectively reduced the number of unaccompanied children crossing the border illegally this summer. The President’s actions will also centralize border security command-and-control to continue to crack down on illegal immigration. To further these goals, the Department of Justice announced a package of reforms to the immigration court system to address the backlog of pending cases by working to more quickly adjudicate cases of individuals who pose threat to national security, public safety, and border integrity. The Department of Labor is also expanding and strengthening immigration options for victims of crimes and trafficking who cooperate in government investigations.
 - *Prioritizing Removal of Criminals:* The President prioritized the allocation of scarce enforcement resources to further increase the removal of criminals, by focusing enforcement activity on national security, public safety, and border security. As a result, enforcement resources will be focused on particular priorities, including terrorism-related threats, serious criminals, and recent border crossers. The Administration is replacing the existing Secure Communities program with a new Priority Enforcement Program to enhance collaboration between state and local law enforcement and the federal government.
 - *Providing Relief that Allows for Criminal Background Checks and Taxes:* The President also took action to hold undocumented immigrants accountable by creating deferred action program for parents of U.S. citizens or lawful permanent residents who have lived in the U.S. for five years or longer. As a result, these individuals will register, pass national security and criminal background checks, and start paying their fair share in taxes. The Administration is also expanding the

Deferred Action for Childhood Arrivals (DACA) program so that individuals brought to this country as children can apply if they entered before January 1, 2010. Going forward, DACA relief will also be granted for three years.

- *Streamlining the Legal Immigration System:* The President took action to streamline the legal immigration system by announcing portable work authorization for those with approved green card petitions and certain spouses on the pathway to citizenship. Additionally, enhanced options for entrepreneurs will allow immigrants who meet certain criteria for creating jobs, attracting investment, and generating revenue to grow our economy. Improvements will also be made to reduce family separation for individuals waiting to obtain their green cards, provide clarity for individuals who wish to visit their countries of origin, and enhance processes for employers and workers.
- *Modernizing the U.S. Immigrant Visa System:* The President issued a memorandum to the heads of executive departments and agencies to focus on streamlining and reforming the legal immigration system, while safeguarding the interest of American workers. This interagency group will develop recommendations to reduce government cost, improve services for applicants, reduce employer burdens, and combat waste, fraud, and abuse in the system.
- **Ensuring Next-Generation Broadband and Technologies for American Families and Businesses:** The President has taken across-the-board steps ensure American households can get access to the wired and wireless broadband connectivity they need and U.S. businesses are globally competitive. These actions build off bold executive actions in 2010 and 2013 that unlock wireless spectrum for wireless broadband.
 - *Releasing the President's Plan for Net Neutrality:* Recognizing that an Internet free of toll roads and gatekeepers is essential to the future of our economy and free speech, the President outlined his plan to protect network neutrality to safeguard innovation and entrepreneurship.
 - *Most Profitable Auction of Federally-Held Spectrum in History:* The successful spectrum auction—still ongoing—is reported to raise an unprecedented \$40+ billion in revenue, with funding slated for a vital first responder network called FirstNet, research and development, and deficit reduction—all while improving companies' ability to deliver fast wireless broadband.
 - **Creating Opportunities in Rural Industries and Infrastructure:** In July, the Administration convened the inaugural Rural Opportunity Investment Conference, a two-day session with America's investment leaders, focused on how to build rural industries, infrastructure, and product supply chains.
 - *\$10 Billion Commitment Toward Rural Infrastructure:* The Conference included a new \$10 billion dollar private-sector commitment toward rural investment for rural investment in infrastructure—including broadband, water resources, and transportation. The White House Rural Council has assisted in directing rural communities in need toward the fund manager, charged with the task of obligating the committed financial resources.
- **Taking Action to Improve Opportunity for Native Americans:** Since taking office, President Obama and his Administration have worked closely with tribal leaders, and last year he created the White House Council on Native American Affairs to ensure cross-agency coordination and engagement with Indian Country. The President has also hosted six annual White House Tribal Nations Conferences, an event

where he invites leaders from all federally recognized tribes to engage in direct talks with high-level Administration officials.

- *Announcing Steps to Strengthen Native American Communities Through Education and Economic Development:* The Administration announced the Bureau of Indian Education Blueprint for Reform to give tribal communities the choice to operate and manage their schools rather than the federal government; a modernized and streamlined approval process for rights-of-way; new support and tools for Native American owned small businesses; and an increased commitment to hire of veterans.
- *Hosting Tribal Nations Conference and Committing to Improving the Lives of Native Youth:* On December 3, 2014, the President hosted the Tribal Nations Conference where the Administration released a report on the challenges Native youth face; committed cabinet officials to meet with native youth; and launched “Generation Indigenous” and the Youth Ambassador program to develop the next generation of native leaders.

ENERGY AND ENVIRONMENT

- **Making Historic Commitments to Combat Climate Change:** The United States is leading global efforts to address the threat of climate change. Carbon emissions have fallen by 10 percent from 2007 to 2013, the largest absolute emissions reduction of any country in the world. Since President Obama took office, wind power has tripled, and energy harnessed from the sun has increased tenfold. To add to that progress, the President took a series of ambitious steps to curb carbon pollution and other greenhouse gases in 2014.
 - *Fuel Efficiency Standards for Heavy-duty Vehicles:* In 2010, heavy-duty vehicles represented just four percent of registered vehicles on the road in the United States, but they accounted for approximately 25 percent of on-road fuel use. Working with this industry and other partners, the Administration developed the first-ever heavy-duty vehicle greenhouse gas and fuel efficiency standards. To build on these historic standards, in February, President Obama directed the Administration to develop and issue the next phase of medium- and heavy-duty vehicle fuel efficiency and greenhouse gas standards, taking us well into the next decade. The standards, which will be completed by March 2016, will decrease our carbon emissions, spur manufacturing innovation, and lead to the adoption of new fuel-efficient technologies for trucks and heavy-duty vehicles.
 - *Implementing Our Strategy to Reduce Methane Emissions:* In March, the White House released a Strategy to Reduce Methane Emissions. Since then, the Administration has taken significant action to implement the plan. DOE released five white papers on potentially significant sources of methane, hosted stakeholder roundtables to explore reducing methane emissions from the oil and gas sector, and released a roadmap of voluntary actions for reducing methane through biogas systems. In April, DOE issued \$30 million to finance the development of breakthrough technologies to detect and measure methane. The Administration is also taking action to determine a strategy to further reduce methane emissions from the oil and gas sector and a plan to cut methane emissions from the nation's aging pipeline infrastructure.
 - *Commitments to Increase Energy Efficiency and Renewables:* Since President Obama took office, we have increased U.S. solar electricity generation by more than ten-fold. And in the last year, U.S. production of electricity from solar energy was double what it was in 2012. Building off this momentum, in May and June of this year, the Administration announced more than 350 private and public sector commitments to deploy more than 885 megawatts of solar—enough to power over 130,000 homes—and cut energy waste in more than 1.4 billion square feet of buildings throughout the nation. The President's executive actions included training veterans for the solar industry, investing \$68 million in renewable energy and energy efficiency projects in rural areas, securing 85 new partners in the President's Better Building Challenge, supporting funding for clean energy and energy efficiency for affordable housing, strengthening building codes, and harnessing national service and volunteerism to tackle climate change. In November, the Administration—in conjunction with more than 120 businesses, nonprofits, and schools—committed to purchasing electric vehicles and technologies and install workplace charging stations. This commitment will lead to more than \$50 million of purchases by electric utility companies and 61 new commitments to install workplace charging stations.
 - *Common-sense Carbon Pollution Standards:* In June, the Environmental Protection Agency released the Clean Power Plan—proposed carbon pollution standards for existing power plants that

will protect the health of our children and put our nation on the path toward a 30 percent reduction in carbon pollution from the power sector by 2030. The proposal will also cut pollution that leads to soot and smog by over 25 percent in 2030. The Clean Power Plan will lead to climate and health benefits worth an estimated \$55 billion to \$93 billion in 2030, including avoiding 2,700 to 6,600 premature deaths and 140,000 to 150,000 asthma attacks in children.

- *Continuing Momentum on Energy Efficiency Standards:* Since the beginning of the year, DOE has completed eight proposed and eight final energy conservation standards for appliances. The emissions reductions from the final standards are estimated to be 249 million metric tons of carbon emissions through 2030. Taken together, the final energy conservation standards completed during this Administration add up to more than 2.6 billion metric tons of carbon emissions, and we are on track to meet the Climate Action Plan's goal of cutting 3 billion metric tons of energy waste by 2030.
- *Building Up Power Africa:* In August, the President announced a renewed commitment to Power Africa, and pledged a new level of \$300 million in assistance per year to expand the reach of Power Africa across the continent in pursuit of a new, aggregate goal of 30,000 MW of additional capacity to Africa and increasing electricity access by at least 60 million household and business connections. The President also announced \$6 billion in new private sector commitments, bringing the total private sector commitments from Power Africa's more than 80 private sector partners to date to more than \$20 billion. We have also forged strategic partnerships with the Work Bank, the African Development Bank, and the Government of Sweden, which together, have committed an additional \$9 billion in support of Power Africa. We have made remarkable progress towards Power Africa's ambitious power generation goals since June 2013 – helping to facilitate the financial close of transactions which are expected to produce more than 3,100 megawatts (MW) of new generation capacity.
- *Phasedown Hydrofluorocarbons (HFCs):* In September, the White House announced new private sector commitments and executive actions that will reduce the equivalent of 700 million metric tons of carbon emissions globally through 2025, equivalent to 1.5 percent of the world's 2010 greenhouse gas emissions or to taking nearly 15 million cars off the road for 10 years. This past summer, the Environmental Protection Agency published two proposed rules. The first prohibits the use of specific HFCs, while the other expands the list of acceptable alternatives that are more climate-friendly. The emissions reductions from the latter are estimated to be 31 to 42 million metric tons of carbon emissions in 2020. Internationally, the Administration has been working with other countries to push for an international agreement to phase down HFCs through the Montreal Protocol, a landmark global agreement that came into effect 27 years ago and allows for such a phase down.
- *U.S.-China Joint Agreement Requiring Significant Reductions in Greenhouse Gas Emissions:* In a historic joint announcement with China during his November trip to Beijing, President Obama announced an ambitious but achievable target to reduce greenhouse gas emissions 26 to 28 percent below 2005 levels by 2025. The new U.S. goal will double the pace of carbon pollution reduction from 1.2 percent per year on average during the 2005-2020 period to 2.3-2.8 percent per year on average between 2020 and 2025. At the same time, China announced its intent to peak carbon emissions around 2030, while making best efforts to peak sooner, as well as to increase their share of zero-carbon energy capacity to 20 percent. China's target to expand total energy consumption coming from zero-emission sources to around 20 percent by 2030 will require China to deploy an

additional 800-1,000 gigawatts of nuclear, wind, solar and other zero emission generation capacity by 2030—more than all the coal-fired power plants that exist in China today and close to total current electricity generation capacity in the United States.

- **Preparing Communities for the Impacts of Climate Change:** The National Climate Assessment makes clear that climate change is already affecting every region of the country as well as key sectors of the economy. Impacts such as higher sea levels, more intense storms, extreme heat and devastating floods are affecting communities are threatening the health, safety, and economic well-being of Americans. That's why President Obama's Climate Action Plan recognizes that even as we take aggressive action to curb the carbon pollution that drives climate change, we must prepare communities for the impacts we are already seeing. In 2014, the Obama Administration took unprecedented steps to help build climate resilience across the country, and the world, including:
 - *Partnering with Governors, County Executives, Mayors and Tribal Leaders to Build a Resilient Future:* In November 2014, President Obama's State, Local, and Tribal Leaders Task Force on Climate Preparedness and Resilience released its recommendations for how the Federal Government can support communities dealing with climate impacts. Throughout the year, the Administration worked with the Task Force to take actions to support community resilience including:
 - Launching a nearly \$1 billion National Disaster Resilience Competition to make resources available to communities that have been struck by natural disasters in recent years and help them create and implement disaster recovery plans that will make them better prepared for future extreme weather events.
 - Integrating climate considerations and incentives into existing Federal programs such as EPA's State Revolving Funds and brownfields grants, DOT's TIGER grants, NOAA's Coastal Zone Management program, and HUD's Community Development Block Grant funding from the Sandy supplemental.
 - Launching a new \$10 million Federal-Tribal Climate Resilience Partnership to will help Tribes prepare for climate change by developing and delivering adaptation training.
 - Launching a \$13 million initiative to develop advanced 3-D mapping and tools for flood risk management, water resource planning, coastal erosion and storm surge impacts.
 - Releasing a guide to help public health departments assess local vulnerabilities to health hazards associated with climate change and inform targeted public health actions.
 - *Preparing Federal Agencies for the Impacts of Climate Change:* In October, Federal agencies released plans for preparing for climate change impacts such as flooding, sea level rise, severe weather and temperature extremes. The plans illustrate how climate change is putting key facilities – including NASA space launch centers and defense installations – at risk, and outline what agencies will do to protect Federal assets and operations.
 - *Supporting Climate Resilience Worldwide:* In November, the President announced the United States' intention to contribute \$3 billion to the Green Climate Fund (GCF) to reduce carbon pollution and strengthen resilience in developing countries. The strong U.S. pledge helped increase the number and ambition of other countries' contributions to the GCF and our leadership helped

propel initial capitalization of the fund to over \$10 billion, a threshold seen by stakeholders as demonstrating serious donor commitment.

- *Enabling Developing Nations to Boost Their Resilience to Climate Change:* Mirroring our domestic efforts, at the 2014 U.N. Climate Summit, President Obama announced an Executive Order on Climate-Resilient International Development, requiring agencies to factor climate-resilience considerations systematically into the U.S. government's international development work and to promote a similar approach with multilateral entities. In addition to the Executive Order, the Obama Administration has developed multi-stakeholder initiatives to develop tools for global resilience including improved and extended extreme weather risk outlooks to help avoid loss of life and property; data, tools and services to enable countries to better prepare for the impacts of climate change, including a new release of global elevation data; and an announcement of a new public-private partnership to ensure that the climate data, tools, and products made available by U.S. technical agencies are useful to developing countries.
- **Developing Actionable Climate Information Data and Tools:** Building on the success of the Obama Administration's ongoing efforts to improve access to information, the Third National Climate Assessment was released, and the Climate Data Initiative and Climate Resilience Toolkit were launched. These resources can inform and support efforts to enhance climate resilience.
 - *Releasing the Third U.S. National Climate Assessment:* The Administration released the Third National Climate Assessment in May, a comprehensive look at the climate change impacts across all regions of the United States and on critical sectors of the economy. This information was released via an innovative and intuitive website that translates scientific insights into practical, usable knowledge to help decision-makers anticipate and prepare for specific climate change impacts.
 - *Launching the Climate Data Initiative:* Building on the success of the Obama Administration's ongoing efforts to unleash the power of open government data, the Climate Data Initiative, launched in March, leverages open climate data to fuel innovation and private sector entrepreneurship to advance climate change preparedness through the development of data products, tools, and applications that are geared toward solving real-life challenges. To date, the Obama Administration has released troves of data on coastal flooding and sea level rise, food resilience, ecosystem vulnerability, agriculture, and water. Through the Initiative, the Administration called upon private-sector innovators to leverage this open government data and other resources to build tools that will make the U.S. and global communities more resilient against the impacts of climate change.
 - *Releasing the Climate Resilience Toolkit:* In conjunction with the release of the recommendations of the State, Local, and Tribal Leaders Task Force on Climate Preparedness and Resilience in November, the Obama Administration released the Climate Resilience Toolkit, a website that provides centralized, authoritative, easy-to-use information, tools, and best practices to help communities prepare for and boost their resilience to the impacts of climate change.
- **Protecting America's Oceans, Coasts and the Great Outdoors:** In his State of the Union address, President Obama pledged to use his authority to protect more of our pristine federal lands for future generations, reflecting his longstanding commitment to protect and preserve America's most treasured spaces. Since then, he has taken action including:

- *Protecting Bristol Bay*: In December, President Obama designated the pristine waters of Bristol Bay as off limits to consideration for oil and gas leasing. The action safeguards one of the nation's most productive fisheries and preserves an ecologically rich area of the Bering Sea that is vital to Alaska's commercial fishing and tourism economy and to Alaska Native communities.
- *Permanently Protecting America's Treasured Lands and Oceans*: This year, President Obama used his authorities under the Antiquities Act to designate or expand four national monuments, including:
 - *San Gabriel Mountains National Monument*: In October, President Obama established the San Gabriel National Monument in Los Angeles County, permanently protecting the popular outdoor recreation destination to increase access and outdoor opportunities in one of the country's most park-poor regions.
 - *Pacific Remote Islands Marine National Monument*: In September, President Obama expanded the existing Pacific Remote Islands Marine National Monument in the south-central Pacific Ocean to six times its original size, creating the largest marine monument completely off-limits to development.
 - *Organ Mountains-Desert Peaks National Monument*: In May, President Obama established the Organ Mountains-Desert Peaks National Monument in New Mexico, an action that, according to independent analysis, could generate \$7.4 million in new economic activity each year through tourism and outdoor recreation.
 - *Point-Arena Stornetta Unit*: In March, President Obama designated Point Arena-Stornetta Public Lands, a 1,667 acre stretch of Northern California's spectacular coastline, as part of the California Coastal National Monument.
- *Supporting Fishermen and Consumers by Combating Black Market Fishing and Seafood Fraud*: In December, the Task Force on Illegal, Unreported, and Unregulated (IUU) Fishing and Seafood Fraud released its recommendations to the President to level the playing field for legitimate fishermen, increase consumer confidence in the sustainability of seafood sold in the U.S., and ensure the vitality of marine fish stocks. The recommendations were developed with stakeholder input, and the public will have the opportunity to comment on their implementation. IUU fishing constitutes up to 20 percent of the wild marine fish caught each year around the world, and drains up to \$23 billion from legitimate fishing enterprises. The proposed solutions include important steps towards ending this illicit practice, building the market for legally and sustainably caught seafood, and supporting the men and women of the fishing industry.
- **Leading by Example in Clean Energy, Efficiency, and Greenhouse Gas Reduction**: In October, Federal agencies released plans for cutting greenhouse gas emissions, detailing how agency actions have already reduced the Federal Government's direct greenhouse gas emissions by more than 17 percent since 2008—the equivalent of taking 1.8 million cars off the road.
 - *Data Centers Join the Effort to Increase Building Efficiency*: In September, Data Center owners and operators joined the Better Buildings Challenge, committing to reduce their energy use by at least 20 percent over the next decade. The 19 new partners who joined the Better Buildings Challenge include national laboratories; federal agencies including the Environmental Protection Agency, the Department of Defense, and the Social Security Administration; as well as major private companies.

- *Doubling Down on Energy Efficiency in Federal Buildings:* In May, President Obama challenged Federal agencies to enter into an additional \$2 billion in energy saving performance contracts for a total commitment of \$4 billion worth of performance contracts by the end of 2016.
- **Strengthening National Ambient Air Quality Standards for Ozone:** In November, the Environmental Protection Agency proposed to strengthen the National Ambient Air Quality Standards for ground-level ozone, based on extensive scientific evidence about ozone's effects on public health and welfare. The proposed updates will improve public health protection, particularly for children, the elderly, and people of all ages who have lung diseases such as asthma.

EDUCATIONAL OPPORTUNITY

- **Dedicating More Than \$1 Billion to Improve Early Childhood Education:** Last year, President Obama proposed investments that would support a continuum of early learning opportunity from birth through kindergarten entry. In January, he challenged more Americans – elected officials, business leaders, philanthropists, and the public – to help more children access the early education they need to succeed in school and in life. Over the course of the past year, significant progress has been made, and bipartisan cooperation has led to a substantial increase in federal investment in early education.
 - *White House Summit on Early Childhood Education:* In December, the President convened state and local policymakers, mayors, school superintendents, corporate and community leaders, and advocates for the White House Summit on Early Education. Leading private and philanthropic organizations committed to new actions at the Summit to spur greater access to high-quality preschool and early learning. Together with federal awards, this amounts to a collective investment of over \$1 billion in the education and development of America's youngest learners. This includes up to \$750 million in new federal grant awards to support early learning for over 63,000 additional children across the country.
- **Building Momentum for the College Opportunity Agenda:** The White House hosted the inaugural College Opportunity Summit in January, which included over 100 new commitments to improve college access and outcomes for students. In December, the President hosted the second, much-larger Summit, with over 140 college presidents and other leaders making additional commitments to support student success.
 - *600 Commitments Across a Range of Areas at Second College Opportunity Summit:* The second College Opportunity Summit in December resulted in 600 new actions in the areas of college completion, K-16 partnerships, STEM graduates, and college counseling. New networks of colleges that are devoted to producing more college graduates who are career-ready are setting goals and defining plans to help hundreds of thousands of additional students complete a two- or four-year college degree or credential by 2025. The President also announced new steps on how his Administration is helping to support these actions, including \$10 million to help promote college completion and a \$30 million AmeriCorps program that will improve low-income students' access to college.
 - *Hosting Convenings on College Readiness:* Through the summer of 2014 the White House hosted a series of meetings that culminated in 14 new community college commitments to expand opportunity; a new Center for the Analysis of Postsecondary Readiness at Columbia University; technology-based solutions to help students succeed in developmental math; and \$5 million from Great Lakes Higher Education Guaranty Corporation to replicate the City University of New York's Accelerated Study in Associate Programs' success for 2,000 college students in Ohio.
 - *Launching FAFSA Completion Initiative:* The Free Application for Federal Student Aid (FAFSA) gives students access to the nearly \$150 billion in grants, loans, and work-study funds that the federal government has available. To prevent the FAFSA from being a barrier to college access for students, President Obama took steps early in his Administration to simplify the FAFSA and streamline the application process. These efforts have contributed to 33 percent increase in the number of FAFSA forms filed over the course of the Administration, growing from 16.4 million in 2008-2009 to 21.8 million in 2012-13. Building on that progress, in March, the President announced a partnership with states to enable them to provide school districts with critical FAFSA

completion information. Having access to such information enabled the participating schools and their guidance counselors to target their outreach efforts and resources more effectively toward those students who had not yet filed or completed a FAFSA form. Additionally, the Office of Federal Student Aid updated the FAFSA completion tool with 2014 data from over 25,000 high schools, allowing anyone with web access to track the overall number of forms completed by students at particular schools – helping to target resources where they are most needed.

- *“First in the world” Grants:* In September, the Administration announced \$75 million in grants to 24 colleges and universities to support developing and evaluating new approaches that expand college access and improve student learning while reducing costs.
- *Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP):* In September, the Administration announced \$82 million in GEAR UP awards for 41 grants that will help 116,000 at-risk students prepare for college and receive the support they need to achieve success in postsecondary education.
- **Protecting More Than 840,000 Students from Unaffordable Debts at Poor-Performing Career College Programs:** To protect students at career colleges from becoming burdened by student loan debt they cannot repay, the Administration published regulations to ensure institutions with career college programs improve their outcomes for students or risk losing access to federal student aid. Career college programs can be a stepping stone to the middle class, but too many hard-working students are instead left with unaffordable debts and poor employment prospects.
 - *Tougher Final Gainful Employment Rules:* In October, the Administration announced the final “gainful employment” rules. To qualify for federal student aid, the law requires that most for-profit programs and certificate programs at private non-profit and public institutions prepare students for “gainful employment in a recognized occupation.” Under the final rules, a program would be considered to lead to gainful employment if the estimated annual loan payment of a typical graduate does not exceed 20 percent of his or her discretionary income or 8 percent of his or her total earnings. Based on these rules, an estimated 1,400 programs serving 840,000 students were put on notice that they need to improve the outcomes for their students—or risk losing access to federal student aid.
- **Helping 5 Million More Americans Struggling with Student Loan Debt Through the President’s Pay As You Earn (PAYE) Plan:** This year, the President took action to ensure that—building on past progress made under this Administration—everyone who took out a direct student loan as a student can cap their loan payments at 10 percent of their monthly income. For the growing number of students that need to borrow to finance college, PAYE provides an important assurance that federal student loan borrowers are protected against the burden of crushing student loan. Because the PAYE plan is based in part on a borrower’s income after leaving school, it shares with students the risk of taking on debt to invest in higher education.
 - *Capping Student Loan Payments at 10 Percent of Income:* In June, the President signed a Presidential Memorandum allowing all borrowers with direct student loans to cap their monthly payments at 10 percent of their income, and in September, the Department of Education began the process to change its regulations with a goal of making the plan available by next December, allowing nearly 5 million additional federal student loan borrowers the opportunity to benefit from PAYE.

- **Propelling Schools Into the 21st Century with Billions in New Public and Private Dollars:** In June 2013, the President launched ConnectED, setting an ambitious vision to transform K-12 teaching and learning by infusing classrooms with technology — starting with an ambitious goal of connecting 99 percent of American students to high-speed broadband and wireless in the classroom within five years.
 - *Delivering Over \$2 Billion in Direct and In-Kind Private-Sector Commitments:* The community of companies stepping up to support our schools continues to grow from the original group announced in the 2014 State of the Union, with twelve making major commitments and many having rolled these commitments out to thousands of students. Today, students across the country are taking advantage of this free technology—with hardware, software, content, and wireless commitments in use by teachers and students in all fifty states. The President announced two more private commitments in November: edX and Coursera are providing free teacher training resources and certification credentials, as well as free certifications for students in high need schools taking AP courses not otherwise offered in their school.
 - *Building a Community of Future Ready-Committed Schools:* In November, 1,200 district superintendents committed over 16,000 schools under their leadership to set a vision for digital learning in line with the ConnectED; in all, 10 million more students in all fifty states have joined this national movement.
 - *Providing Schools with Needed Connectivity:* In December, the FCC voted to significantly expand the funding available under the E-rate program for schools to upgrade their broadband connectivity. This expansion builds on the \$2 billion in previously-announced E-rate support for Wi-Fi connectivity, which itself will connect 20 million more students to high-speed Wi-Fi. These actions will enable virtually every school in the nation to embrace the ConnectED vision.
- **Reaching the Halfway Point Toward Preparing 100,000 STEM Teachers:** In 2011, President Obama announced a goal to prepare 100,000 excellent Science, Technology, Engineering, and Math (STEM) teachers and graduate 1 million more STEM college degree holders over the next decade—especially low-income, first generation, and underserved students. With this year’s commitments, the Administration and our partners have reached the halfway point toward the President’s goal for 100,000 STEM teachers.
 - *Training STEM Teachers:* In September, more than \$175 million in new five-year teacher training grants were awarded with a STEM priority. The Department of Education expects at least 11,000 STEM teachers will be trained as a result.
 - *More than 100 New Actions to Improve STEM Degree Access and Completion, Especially for Women and Minorities:* Of the 500 new actions announced at the December College Opportunity Day of Action, 110 colleges, universities, non-profit, and philanthropic organizations made new commitments to increase STEM degrees. This includes: (1) eight individual initiatives or institutions preparing more than 10,000 excellent K-12 teachers with expertise in STEM fields; (2) Helmsley Charitable Trust committing an additional \$10 million in funds to help serve less resourced communities of students to support STEM student success, (3) leaders such as Florida International University, which enrolls 11,000 STEM majors, committing to increasing overall STEM graduation rates by 10 percent. In addition, the National Science Foundation released an open letter calling for proposals to pilot innovations for helping students learn the mathematics taught in the first two years of college and to plan and execute workshops in 2015.

- *New Public and Private Commitments to Educate Students to be the Computing-Savvy Innovators of Tomorrow:* The President showcased his ongoing commitment to this issue by making history as the first President to write a line of code. Answering the President's call to action, the Administration and the private sector announced new initiatives, including (1) commitments by 60 school districts, including the seven largest school districts in the country, to offer computer science to their students, totaling more than 1,000 high schools and middle-schools and more than 4 million students; (2) 25,000 teachers receiving training to teach computer science, for the new school year in Fall 2016; (3) new NSF-supported Computer Science AP course launched by The College Board that will focus on real-world applications, with leading partners including Teach for America, the National Math and Science Initiative, Project Lead the Way, and others supporting its implementation and scale-up; and (4) new steps to increase the participation of women and under-represented minorities, including a new classroom design prize.

ADDITIONAL EXECUTIVE ACTIONS

- **Taking Action to Review Programs for Law Enforcement Equipment:** Following events in Ferguson, Missouri, the President ordered a review of federal funding and programs that help equip state and local law enforcement agencies in August. The resulting report addresses inconsistencies in how these federal programs are structured, implemented, and audited, while identifying four areas of further focus.
 - *Reforming Federal Funding for Law Enforcement:* In December, President Obama issued an Executive Order directing relevant agencies to work together and with law enforcement and civil rights and civil liberties organizations to develop specific recommendations within four months. In the wake of Ferguson, the Administration has worked to advance the use of body-worn cameras, promote proven community policing initiatives, expand the community-oriented policing model, and reform how the federal government equips state and local law enforcement – particularly with military-style equipment.
 - *Creating a Task Force on 21st Century Policing:* A second Executive Order the President signed in December established a Task Force on 21st Century Policing, calling for a 90-day review of current police practices to help identify and implement best practices with the goal of promoting community trust in law enforcement.
- **Accelerating the Development of New Neurotechnologies:** In April 2013, the President announced the launch of the Brain Research through Advancing Innovative Neurotechnologies (BRAIN) Initiative—a bold new Grand Challenge with potential to do for neuroscience what the Human Genome Project did for genomics by generating innovative technologies that can create a dynamic understanding of brain function. It aims to help researchers understand the relationship between brain and behavior and to uncover the mysteries of brain disorders such as Alzheimer’s and Parkinson’s diseases, depression, and traumatic brain injury (TBI). The White House BRAIN Conference in September included a number of new announced commitments.
 - *Dozens of Organizations Are Directing Almost Half a Billion Dollars in Funds Toward the Goals of the BRAIN Initiative:* The Administration has already spent over \$100 million in support of the BRAIN Initiative. Two new agencies announced they will sponsor several research programs to support its goals. Major foundations, patient advocacy organizations, universities, and companies, and members of the National Photonics Initiative have aligned over \$370 million dollars in core infrastructure, assets and research and development funds to the goals of the BRAIN Initiative.
 - *Hosting a BRAIN Conference with a Focus on Post-Traumatic Stress Disorder (PTSD) and Traumatic Brain Injury (TBI):* The White House BRAIN Conference in September explored how the Initiative can advance neuroscience research and its application to the treatment of brain disorders like PTSD and TBI. Attendees included a range of partners from the research community, Federal agencies, foundations, patient advocacy groups, private research institutes, companies, scientific societies, and some of the Nations’ top scientists and engineers.
- **Combatting Antibiotic Resistance:** The Administration made tremendous progress at coordinating efforts to combat the rise in antibiotic-resistant bacteria.
 - *Coordinating Effort to Fight Antibiotic-Resistant Bacteria:* In September 2014, the President signed an Executive Order on Combating Antibiotic-Resistant Bacteria that establishes a new

interagency Task Force. He also released the National Strategy for Combating Antibiotic-Resistant Bacteria, which describes for the first time a key set of federal priorities for combating antibiotic resistance. The Administration's overarching goals are to cut in half the annual number of Americans that acquire drug-resistant bacterial infections in the next five years and cutting the number of deaths due to drug resistant bacterial infections in half in the next decade.